

Certificate Number: 11760-ARE-DE-012694141
Bankruptcy Case Number: 10-49599



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 17, 2010, at 5:09 o'clock PM PDT, Alba Martinez completed a course on personal financial management given by internet by 123 Debtor.com, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Arkansas.

Date: October 17, 2010 By: /s/Jennifer L Walter

Name: Jennifer L Walter

Title: Teacher